SAMMY JOE RICHARDSON, ET UX, GRANTORS

TO

WARRANTY DEED

BOBBIE J. ATKINS, ET UX, GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt of all of which is hereby acknowledged, SAMMY JOE RICHARDSON and wife, KATHY E. RICHARDSON, do hereby sell, convey and warrant unto BOBBIE J. ATKINS and wife, JOANN J. ATKINS, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to-wit:

Lot 149, Section A, Revised, Churchwood Estates Subdivision in Section 2, Township 2 South, Range 8 West, as per plat thereof recorded in Plat Book 12, Pages 45-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Further consideration of the above described property is the assumption by Grantees of that certain Deed of Trust dated March 1, 1978, executed by Sammy Joe Richardson and wife, Kathy E. Richardson, in favor of James E. McGehee & Co. Inc., recorded in Book 222, Page 281, and assigned by instrument dated November 30, 1983 to RIHT Mortgage Service Corporation, recorded in Book 308, Page 628, in the office of the Chancery Clerk of DeSoto County, Mississippi, in the current principal amount of Thirty-Two Thousand Six Hundred Four and 49/100 Dollars (\$32,604.49), and Grantees take subject to said loan.

Grantors authorize the transfer of this loan from their names into Grantees' names and Grantors set over and assign unto Grantees without charge all escrow funds now held by BancBoston Mortgage Corporation in connection with loan made by same on the above described property.

The warranty in this Deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi, and further subject to all applicable building restrictions and restrictive covenants of record.

Taxes for the year 1988 are to be assumed and possession is to be given three (3) weeks from day of closing.

WITNESS our signatures, this the 4th day of October, 1988.

Sammy Joe Richardson

Karny & Richardson
Kathy E. Richardson

STATE OF MISSISSIPPI COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for said County and State, the within named Sammy Joe Richardson and wife, Kathy E. Richardson, who acknowledged that they signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

GIVEN UNDER MY HAND and official seal of office this 4th day of October,

RAMIORS I MODRÈSS: 1685 Stononedge Dr. Southeven MS 38671 Telephone No. 393-3935

GRANTEES' ADDRESS; 5645 Ridgetop Drive Horn Lake, MS 38637 Telephone No. 342-0115

Recorded in Book 208 pages

W. E. Davis, Chancery Clerk